

**In the Claims:**

1. (Currently Amended) A method for ensuring current information for liability insurance underwriting when associated credentialing information has been obtained from an associated healthcare provider, the method comprising the steps of:

obtaining a release of the associated credentialing information, between recredentialing periods, from the associated healthcare provider for the purpose of underwriting or renewing liability insurance;

updating the associated credentialing information with new information for the purpose of underwriting or renewing liability insurance, the new information being collected by an associated insurance entity, being at least one of the group comprising: no new information, medical incident, the medical incident occurring after compiling of the associated credentialing information, likely to become a claim for damages against the healthcare provider, claim for damages arising after compiling of the associated credentialing information, lawsuit arising after compiling of the associated credentialing information, and change to healthcare provider's practice profile; and,

evaluating the new information for the purpose of underwriting or renewing liability insurance.

2. (Currently Amended) A method for underwriting insurance in between recredentialing periods, the method comprising the steps of:

obtaining a release of associated credentialing information from an associated healthcare provider information for the purpose of underwriting or renewing liability insurance;

reviewing the associated credentialing information, for the purpose of underwriting or renewing liability insurance; and,

updating the associated credentialing information for the purpose of underwriting or renewing liability insurance.

3. (Currently Amended) The method of claim 2, wherein updating the associated credentialing information comprises the step of:

updating the associated credentialing information ~~updating the associated credentialing information~~ with new information, the new information being collected by an associated insurance entity, being at least one of the group comprising: no new information, medical incident, the medical incident occurring after compiling of the associated credentialing information, likely to become a claim for damages against the healthcare provider, claim for damages arising after compiling of the associated credentialing information, lawsuit arising after compiling of the associated credentialing information, and change to healthcare provider's practice profile.

4. (Currently Amended) The method of claim 2, wherein the method further comprises the steps of:

evaluating the new information; and,

generating a[[n]] liability insurance premium quote, the quote being based upon the evaluation of the new information.

5. (Original) The method of claim 4, wherein the method further comprises the step of:

generating a medical malpractice insurance policy based on the new information.

6. (Original) The method of claim 2, wherein obtaining a release of associated credentialing information from an associated healthcare provider comprises the step of:

obtaining a release of associated credentialing information from an associated healthcare provider, the release being obtained via a global computer network.

7. (Original) The method of claim 6, wherein reviewing the associated credentialing information comprises the step of:

reviewing the associated credentialing information, the information being viewed via the global computer network.

8. (Currently Amended) An apparatus for insurance underwriting between recredentialing periods, the apparatus comprising:

means for obtaining a release of associated credentialing information from an associated healthcare provider for the purpose of underwriting or renewing insurance;

means for reviewing the associated credentialing information for the purpose of underwriting or renewing insurance; and,

means for updating the associated credentialing information for the purpose of underwriting or renewing insurance.

9. (Currently Amended) The apparatus of claim 8, wherein means for updating the associated credentialing information comprises:

means ~~for~~ updating the associated credentialing information ~~updating the associated credentialing information~~ with new information, the new information being collected by an associated insurance entity, being at least one of the group comprising: no new information, medical incident, the medical incident occurring after compiling of the associated credentialing information, likely to become a claim for damages against the healthcare provider, claim for damages arising after compiling of the associated credentialing information, lawsuit arising after compiling of the associated credentialing information, and change to healthcare provider's practice profile.

10. (Currently Amended) The apparatus of claim 8, wherein the apparatus further comprises:

means for evaluating the new information; and,

means for generating a ~~liability~~ insurance premium quote, the quote being based upon the evaluation of the new information.

11. (Original) The apparatus of claim 10, wherein the apparatus further comprises:

means for generating a medical malpractice insurance policy based on the new information.

12. (Original) The apparatus of claim 8, wherein means for obtaining a release of associated credentialing information from an associated healthcare provider comprises:

means for obtaining a release of associated credentialing information from an associated healthcare provider, the release being obtained via a global computer network.

13. (Original) The apparatus of claim 12, wherein means for reviewing the associated credentialing information comprises:

means for reviewing the associated credentialing information, the information being viewed via the global computer network.

Please add new claims 14-19 as follows:

14. (New) The method of claim 2, wherein obtaining the release occurs between re-credentialing periods.

15. (New) The method of claim 2, wherein the liability insurance is professional liability insurance.

16. (New) The method of claim 15, wherein the insurance is medical malpractice insurance.

17. (New) The apparatus of claim 8, wherein obtaining the release occurs between re-credentialing periods.

18. (New) The method of claim 8, wherein the insurance is professional liability insurance.

19. (New) The method of claim 18, wherein the insurance is medical malpractice insurance.